



Small Business Loan Application Checklist

Thank you for choosing Oak Valley Community Bank for all of your financing needs. Please be prepared to submit copies of the following items to apply for a small business loan or line of credit:

Business Entities

- ☐ Two years of tax returns including all schedules and statements (may not apply to sole-proprietors)
- ☐ Two years of year-end financial statements (balance sheet and income statement)
- ☐ Interim month-end balance sheet and year-to-date income statement (dated within 90 days of application)
- ☐ Accounts receivable and accounts payable aging reports; invoice-aged and sorted by customer (date to match interim balance sheet and income statement)

Individual Borrowers and Guarantors (required for all guarantors and/or individuals who own **20% or more** of the business)

- ☐ Two years of tax returns
 - ☐ Including all schedules and statements
 - ☐ K-1 statements for every company listed on schedule E (K-1 statements are filed with the business tax returns)
- ☐ Completed OVCB personal financial statement ([OVCB PFS](#))

Additional items needed (as applicable)

- ☐ Bank and investment statements (if not held with OVCB)
- ☐ Purchase agreement or invoice (for equipment purchases)
- ☐ Business debt schedule
- ☐ Trust agreements and any amendments, less dispositive provisions
- ☐ Corporations
 - ☐ Articles of incorporation
 - ☐ By-Laws and any amendments
- ☐ Limited Liability Companies and Partnerships
 - ☐ Articles of organization
 - ☐ Operating agreement and any amendments